

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Patent Application**

Applicant(s): Mark Linehan  
Docket No.: SOM919980031US2  
Serial No.: 10/622,058  
Filing Date: July 17, 2003  
Group: 3621  
Examiner: Calvin L. Hewitt II

Title: Four-Party Credit/Debit Payment Protocol

---

AMENDMENT AFTER FINAL REJECTION UNDER 37 C.F.R. §1.116

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the outstanding final Office Action dated January 8, 2007, please amend the above-identified application as follows: